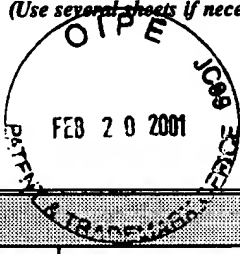
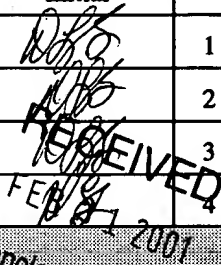
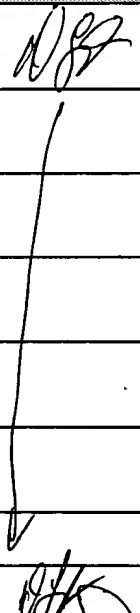
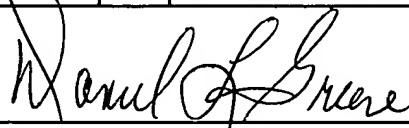


Form PTO-1449 (Rev. 2-32)		U.S. Department of Commerce Patent & Trademark Office		Atty. Docket No. CITI0178	Serial No. 09/640,037
INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)				Applicant Daniel Schutzer	
				Filing Date 8/16/2000	Group 2161

U.S. PATENT DOCUMENTS							
Examiner Initial	Document Number	Date	Name	Class	Sub-Class	Filing Date (if appropriate)	
	1	5,590,197	12/31/96	Chen, et al.	380	24	4/4/95
	2	5,748,737	5/5/98	Daggar	380	24	11/14/94
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	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">1</td> <td>"An ATM Model For Internet Payments," <u>Report on Home Banking & Financial Services</u>, v. 2, n. 11, p. 6, March 14, 1997.</td> </tr> <tr> <td>2</td> <td>"Ashford.com Adds Microsoft Passport To Luxury Retail Site; New E-Commerce Service Makes Shopping Even Easier For Ashford.com Customers," <u>PR Newswire</u>, p. 3566, October 11, 1999.</td> </tr> <tr> <td>3</td> <td>"BizRate.com Survey Reveals Use Of Digital Wallets Is Limited; 58 Percent Of Online Users Don't Know What A Digital Wallet Is," <u>PR Newswire</u>, p. 1802, September 7, 1999.</td> </tr> <tr> <td>4</td> <td>Violino, Bob, "Banking On E-Business - Citigroup Is Dramatically Expanding Its Internet Presence In An Effort To Approach Its Target Of 1 Billion Customers," <u>Information Week</u>, p. 44(1), May 3, 1999.</td> </tr> <tr> <td>5</td> <td>"Server-Side Digital Wallet From GlobeID, @PayIssuer Addresses Card Issuers' Competitive Challenges And Empowers Cardholders," <u>Business Wire</u>, December 7, 1999.</td> </tr> <tr> <td>6</td> <td>"GLOBEID: GlobeID Delivers First Implementation Of Electronic Commerce," <u>M2 Presswire</u>, July 7, 1999.</td> </tr> <tr> <td>7</td> <td>Zgodzinski, David, "Click Here To Pay," <u>Internet World</u>, v. 8, n. 9, p. 60(7), September 1997.</td> </tr> <tr> <td>8</td> <td>"C&A: C&A Offers The SETT Wallet For Secure Internet Shopping," <u>M2 Presswire</u>, August 4, 1999.</td> </tr> </table>	1	"An ATM Model For Internet Payments," <u>Report on Home Banking & Financial Services</u> , v. 2, n. 11, p. 6, March 14, 1997.	2	"Ashford.com Adds Microsoft Passport To Luxury Retail Site; New E-Commerce Service Makes Shopping Even Easier For Ashford.com Customers," <u>PR Newswire</u> , p. 3566, October 11, 1999.	3	"BizRate.com Survey Reveals Use Of Digital Wallets Is Limited; 58 Percent Of Online Users Don't Know What A Digital Wallet Is," <u>PR Newswire</u> , p. 1802, September 7, 1999.	4	Violino, Bob, "Banking On E-Business - Citigroup Is Dramatically Expanding Its Internet Presence In An Effort To Approach Its Target Of 1 Billion Customers," <u>Information Week</u> , p. 44(1), May 3, 1999.	5	"Server-Side Digital Wallet From GlobeID, @PayIssuer Addresses Card Issuers' Competitive Challenges And Empowers Cardholders," <u>Business Wire</u> , December 7, 1999.	6	"GLOBEID: GlobeID Delivers First Implementation Of Electronic Commerce," <u>M2 Presswire</u> , July 7, 1999.	7	Zgodzinski, David, "Click Here To Pay," <u>Internet World</u> , v. 8, n. 9, p. 60(7), September 1997.	8	"C&A: C&A Offers The SETT Wallet For Secure Internet Shopping," <u>M2 Presswire</u> , August 4, 1999.
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